UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

Erica Itzhak	Case No.	24-10669	
Debtor	Reporting Period:	Jan-25	
	Social Security #	xxx-xx-5103	
	(last 4 digits only)		
	PERATING REPORT L WAGE EARNERS)		
File with the Court and submit a copy to the Unit month and submit a copy of the report to any office (Reports for Rochester and Buffalo Divisions of West end of the month, as are the reports for Southern Discourse of the month, as are the reports for Southern Discourse of the month, as are the reports for Southern Discourse of the month, as are the reports for Southern Discourse of the month	icial committee appointed in the tern District of New York are di	he case.	
REQUIRED DOCUMENTS	Form No.	Document Attached	_
REQUIRED DOCUMENTS Schedule of Cash Receipts and Disbursements	Form No. MOR-1 (INDV)	Document Attached Y	Explanat Attach
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank		Attached	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (INDV)	Attached Y	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank	MOR-1 (INDV)	Attached Y	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank reconciliations) Copies of bank statements	MOR-1 (INDV) MOR-1 (CONT)	Attached Y Y	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank reconciliations) Copies of bank statements Disbursement Journal	MOR-1 (INDV) MOR-1 (CONT) MOR-2 (INDV) MOR-3 (INDV)	Attached Y Y Y	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank reconciliations) Copies of bank statements Disbursement Journal Balance Sheet	MOR-1 (INDV) MOR-1 (CONT) MOR-2 (INDV) MOR-3 (INDV)	Attached Y Y Y	_
Schedule of Cash Receipts and Disbursements Bank Reconciliation (or copies of debtor's bank reconciliations) Copies of bank statements Disbursement Journal Balance Sheet Copies of tax returns filed during reporting period	MOR-1 (INDV) MOR-1 (CONT) MOR-2 (INDV) MOR-3 (INDV) MOR-4 (INDV)	Attached Y Y Y	_

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DebtorReporting Period:Jan-25

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	C	urrent Month	Cumulative Filing to Date
		Actual	Actual
Cash - Beginning of Month			
RECEIPTS			
Wages (Net)		\$6,719.18	
Interest and Dividend Income			
Alimony and Child Support	\$	-	
Social Security and Pension Income	\$	-	
Sale of Assets	\$	-	
Other Income - rent 10775 Sunset RidgeCircle		\$4,700	
Total Receipts	\$	11,419.18	
DISBURSEMENTS			
ORDINARY ITEMS:			
Mortgage Payment(s)	\$7946	5.13*	
Rental Payment(s)	\$	-	
Other Secured Note Payments			
Utilities	\$	166.40	
Insurance			
Auto Expense	\$	-	
Lease Payments	\$	-	
IRA Contributions	\$	-	
Repairs and Maintenance	\$	-	
Medical Expenses			
Food, Clothing, Hygiene			
Charitable Contributions	\$	-	
Wire Fees for DIP account		\$30	
Taxes - Real Estate	\$	-	
Taxes - Personal Property	\$	-	
Daughter's Student Loan Payment		\$215.95	
Travel and Entertainment			
HOA 10775 Sunset Ridge Circle		\$325	
maintenance 345 East 56th Street Apt 4D		\$2,241.59	
Total Ordinary Disbursements		\$10,925.07	
REORGANIZATION ITEMS:			
Professional Fees		\$15,681	
U. S. Trustee Fees	\$	-	
Other Reorganization Expenses (attach schedule)	\$	-	
Total Reorganization Items		\$15,681.00	
Total Disbursements (Ordinary + Reorganization)		\$10,925.07	
Net Cash Flow (Total Receipts - Total Disbursements)	\$	494.11	

In re Erica Itzhak Case No. 24-10069

Debtor	Reporting Period:	Jan-25
Cash - End of Month (Must equal reconciled bank	\$ 494.11	
statement)		

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month	Cumulative Filing to
DREARDOWN OF OTHER CATEGORY	Actual	Date Actual
Other Income	Actual	Date Actual
Other Income		
	_	+
	_	+
		+
		+
		+
Other Taxes		
Other Taxes		
	_	1
Other Ordinary Disbursements		
		1
		1
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES
(i.e. from escrow accounts)
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE
OUARTERLY FEES

^{*}The HOA and mortgage for the Florida property payable to Bank of America are paid by my husband and he collects the rent for this property as well

^{**} Pursuant to agreement and court order

	DANI	z DEGONGH I A	TIONG	
		X RECONCILIAT	TIONS	
Continuation Sheet for		The debte of heads are		C41-:
A bank reconciliation must be (Bank account numbers may be			onciliation may be substituted	for this page.
(Dank account numbers may be	reducted to last four number	.13.)		
	Operating	Payroll	Tax	Other
	#	#	#	#
BALANCE PER				
BOOKS				
BANK BALANCE				
(+) DEPOSITS IN	\$	-		
TRANSIT (ATTACH				
LIST)				
(-) OUTSTANDING	\$	-		
CHECKS (ATTACH				
LIST):				
OTHER (ATTACH	\$	-		
EXPLANATION)				
ADILICTED DANIZ	\$	-		
ADJUSTED BANK BALANCE *	ų.			
*"Adjusted Bank Balance" mus	st equal "Balance per Books"	"		
J	1 1			
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
	Ck. #			
CHECKS OUTSTANDING	Sitt. II	Amount	Ck. #	Amount
CHECKS OUTSTANDING	Sit. II	Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
CHECKS OUTSTANDING		Amount	Ck. #	Amount
		Amount	Ck. #	Amount
OTHER		Amount	Ck. #	Amount

In re Erica Itzhak	Case No. 24-10669		
Debtor	Reporting Period:	Jan-25	

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page. (Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll	Tax	Other
BALANCE PER	,,		,	
BOOKS				
BANK BALANCE				
(+) DEPOSITS IN	\$ -			
TRANSIT <i>(ATTACH LIST)</i>				
(-) OUTSTANDING CHECKS (ATTACH LIST):	\$ -			
OTHER (ATTACH EXPLANATION)	\$ -			
ADJUSTED BANK BALANCE *	\$ -			

^{*&}quot;Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER		

In re Erica Itzhak	Case No.	24-10669
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DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
Total Cash Disbursements			

BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
10-Jan	Con Edison	electric	\$166	
22-Jan	Quick Borrow LLC	condo mortgage	\$3,333	
13-Jan	345 East 56th Street	maintenance	\$2,241.59	
	wire fees		\$30	
	Total Bank Account Disbursen	nents	\$ 5,770.99	

Total Disbursements for the Month	\$ 5,770.99

In re Erica Itzhak	Case No. 24-10669	ı
Debtor	Reporting Period:	Jan-25

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

reculted	DOOK WALLE AT END OF	DOOK WILLIE ON
ASSETS	BOOK VALUE AT END OF CURRENT REPORTING	BOOK VALUE ON PETITION DATE OR
	MONTH	SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	\$795,000	
10775 Sunset Ridge Circle, Boynton Beach, FL (50%)	\$375,000	
TOTAL REAL PROPERTY ASSETS	\$ 1,170,000.00	
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts	\$363.00	
Security Deposits		
Household Goods & Furnishings	\$ 3,000.00	
Books, Pictures, Art		
Wearing Apparel	\$ 3,500.00	
Furs and Jewelry	\$10,000	
Firearms & Sports Equipment		
Insurance Policies - whole life at maturity	\$500,000	
Annuities		
Education IRAs		
Retirement & Profit Sharing	\$29,500	
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$60,000	
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		

In re Erica Itzhak	Case No. 24-10669			
Debtor	Reporting Period:	Jan-25		
TOTAL PERSONAL PROPERTY				
TOTAL ASSETS	\$ 606,363.00			

In re Erica Itzhak	Case No. 24-106	69
Debtor	Reporting Period:	Jan-25

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
LIABILITIES NOT SUBJECT TO COMPROMISE		
Federal Income Taxes (not deducted from wages)		
FICA/Medicare (not deducted from wages)		
State Taxes (not deducted from wages)		
Real Estate Taxes		
Other Taxes (attach schedule)		
TOTAL TAXES		
Professional Fees*	\$76,051	
Other Post-petition Liabilities (list creditors)		
other rost petition Endomnies (tist eventors)		
OTAL POST-PETITION LIABILITIES	\$ 76,050.62	
AABILITIES SUBJECT TO COMPROMISE (Pre-	-Potition)	
Secured Debt	459,303.39	
	105,213.40	
Priority Debt	2,106,671	
Unsecured Debt	\$ 2,701,878.45	
TOTAL PRE-PETITION LIABILITIES	٥ 2,/01,6/8.45	

In re Erica Itzhak	Case No. 24-10	669
Debtor	Reporting Period:	Jan-25
TOTAL LIABILITIES	\$ 2.777,929.07	

^{*}Payable to Tarter Krinsky & Drogin LLP pursuant to agreement and court order

In re Erica Itzhak	Case No. 24-10669		
Debtor	Reporting Period:	Jan-25	

SUMMARY OF UNPAID POST-PETITION DEBTS

Number of Days Past Due

	Current	0-30	31-60	61-90	Over 91	Total
Mortgage						
Rent						
Secured Debt/Adequate Protection						
Payments						
Professional Fees	15681*	8397	2306	7442.56	14176.5	\$76,051
Other Post-Petition debt (list creditor)						
Total Post-petition Debts	\$15,681	8397	2306	7442	14176.5	\$76,051

Explain how and when the Debtor intends to pay any past due post-petition debts. *Pursuant to agreement and court order	
	_

In re Erica Itzhak	Case No. 24-10669	
Debtor	Reporting Period:	Jan-25

POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

NAME OF CREDITOR	MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
Quickborrow LLC	\$3,333	\$3,333	0
TD Auto Finance	\$715.61	\$715.61	0
Volvo Financial	\$731.21	\$731.21	0
	TOTAL PAYMENTS	\$4,779.82	

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	FREQUENCY
_			

In re Erica Itzhak	Case No. 24-10669
Debtor	Reporting Period: Jan-25

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.	Yes	No
Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		√
Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
Is the Debtor delinquent in paying any insurance premium payment?		✓
Have any payments been made on pre-petition liabilities this reporting period?		✓
6 Are any post petition State or Federal income taxes past due?		✓
7 Are any post petition real estate taxes past due?		\checkmark
8 Are any other post petition taxes past due?		\checkmark
Have any pre-petition taxes been paid during this reporting period?		√
0 Are any amounts owed to post petition creditors delinquent?		\checkmark
Have any post petition loans been been received by the Debtor from any party?		✓
2 Is the Debtor delinquent in paying any U.S. Trustee fees?		\checkmark
Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		√

T STATEMENT OF ACCOUNT

ERICA TOBI ITZHAK **DIP CASE 24-10669 SDNY** 345 E 56TH ST A4D NEW YORK NY 10022-3736

Page: 1 of 3 Statement Period: Jan 08 2025-Feb 07 2025 Cust Ref #: 4438592803-039-T-### Primary Account #: 2803

Chapter 11 Checking

ERICA TOBI ITZHAK Account # 2803 DIP CASE 24-10669 SDNY

ACCOUNT SUMMARY			
Beginning Balance	83.99	Average Collected Balance	602.44
Electronic Deposits	2,750.00	Interest Earned This Period	0.00
Other Credits	3,300.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	2,407.99	Days in Period	31
Other Withdrawals	3,363.00	•	
Ending Balance	363.00		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

### DESCRIPTION ####################################	Electronic Dep	osits		
Transfer from CK 2876 01/10 eTransfer Credit, Online Xfer				AMOUNT
Transfer from CK 2876 Subtotal: 2,750.00	01/08			250.00
Other Credits POSTING DATE DESCRIPTION AMOUN 01/22 DEPOSIT TRANSFER, From Checking 2876 3,300.00 Subtotal: 3,300.00 Electronic Payments POSTING DATE DESCRIPTION AMOUN 01/10 DBCRD PUR AP, *****30193551736, AUT 010825 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY 166.40 01/13 ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS KGJS41 2,241.50 Subtotal: 2,407.90 Other Withdrawals POSTING DATE DESCRIPTION AMOUN 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00	01/10			2,500.00
DEPOSITION DEPOSIT TRANSFER, From Checking 2876 3,300.00			Subtotal:	2,750.00
Subtotal: 3,300.00 Electronic Payments POSTING DATE DESCRIPTION DBCRD PUR AP, *****30193551736, AUT 010825 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY 166.40		DESCRIPTION		AMOUNT
Electronic Payments	01/22	DEPOSIT TRANSFER, From Checking 2876		3,300.00
POSTING DATE DESCRIPTION AMOUNT 01/10 DBCRD PUR AP, ******30193551736, AUT 010825 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY 166.40 01/13 ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS KGJS41 2,241.50 Subtotal: 2,407.90 Other Withdrawals POSTING DATE DESCRIPTION 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00			Subtotal:	3,300.00
01/10 DBCRD PUR AP, ******30193551736, AUT 010825 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY 166.40 01/13 ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS KGJS41 2,241.59 Subtotal: 2,407.99 Other Withdrawals POSTING DATE DESCRIPTION AMOUN 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00				
01/13 ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS KGJS41 2,241.59 Subtotal: 2,407.99 Other Withdrawals POSTING DATE DESCRIPTION AMOUNT 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00	POSTING DATE	DESCRIPTION		AMOUNT
Other Withdrawals POSTING DATE DESCRIPTION O1/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 01/22 WIRE TRANSFER FEE Subtotal: 2,407.99 AMOUNT 3,333.00 30.00	01/10	DBCRD PUR AP, *****30193551736, AUT 010825 VISA DD/ FSI CONED BILL PAYMENT 800 752 6633 * NY	A PUR AP	166.40
Other Withdrawals POSTING DATE DESCRIPTION AMOUNT 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00	01/13	ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS	KGJS41	2,241.59
POSTING DATE DESCRIPTION 01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 01/22 WIRE TRANSFER FEE 30.00			Subtotal:	2,407.99
01/22 WIRE TRANSFER OUTGOING, QUICK BORROW LLC 3,333.00 01/22 WIRE TRANSFER FEE 30.00				
01/22 WIRE TRANSFER FEE 30.00	POSTING DATE	DESCRIPTION		AMOUNT
	01/22	WIRE TRANSFER OUTGOING, QUICK BORROW LLC		3,333.00
Subtotal: 3,363.00	01/22	WIRE TRANSFER FEE		30.00
			Subtotal:	3,363.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1. Your ending balance shown on this statement is:
- 2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page:

Adjusted Balance

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about. The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge

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STATEMENT OF ACCOUNT

ERICA TOBI ITZHAK **DIP CASE 24-10669 SDNY**

Page: 3 of 3 Statement Period: Jan 08 2025-Feb 07 2025 Cust Ref #: 4438592803-039-T-### Primary Account #: 2803

DAILY BALANCE SUMMARY			
DATE	BALANCE	DATE	BALANCE
01/07	83.99	01/13	426.00
01/08	333.99	01/22	363.00
01/10	2,667.59		

